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Official Form 1 (1/08)	Document	Page 1 01 33	
NOR	United States Bankruptcy (THERN DISTRICT OF ILLIN		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Mi	iddle):	Name of Joint Debtor (Spouse)(Last, First, Mid	dle):
Shelton, Jealene D.			
All Other Names used by the Debtor in the l (include married, maiden, and trade names): aka Jealene D. Smith	ast 8 years	All Other Names used by the Joint Debtor i (include married, maiden, and trade names):	n the last 8 years
Last four digits of Soc. Sec. or Indvidual-Taxpayer (if more than one, state all): 7937	I.D. (ITIN) No./Complete EIN	Last four digits of Soc. Sec. or Indvidual-Taxpaye (if more than one, state all):	er I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. & Street, City, 14321 Avalon	, and State):	Street Address of Joint Debtor (No. & Str	eet, City, and State):
Dolton IL	ZIPCODE	4	ZIPCODE
	60419		ZIFCODE
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from st	treet address):		nt from street address):
SAME	ZIPCODE	_	ZIPCODE
			Elicobe
Location of Principal Assets of Business De (if different from street address above): NOT APP			ZIPCODE
Type of Debtor (Form of organization)	Nature of Business (Check one box.)	Chapter of Bankruptcy C the Petition is Filed	Code Under Which (Check one box)
(Check one box.) ✓ Individual (includes Joint Debtors)	Health Care Business		Chapter 15 Petition for Recognition
See Exhibit D on page 2 of this form.	Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	Chapter 11	of a Foreign Main Proceeding
Corporation (includes LLC and LLP)	Railroad	Chapter 12	Chapter 15 Petition for Recognition f a Foreign Nonmain Proceeding
Partnership Other (if debtor is not one of the above	Stockbroker	Chapter 13	eck one box)
entities, check this box and state type of	Commodity Broker	Debts are primarily consumer debts, do	<u></u>
entity below	Clearing Bank Other	in 11 U.S.C. § 101(8) as "incurred by a	business debts.
		individual primarily for a personal, far or household purpose"	miy,
	Tax-Exempt Entity (Check box, if applicable.)	Chapter 11 Debtor	rs:
	Debtor is a tax-exempt organization	Check one box:	
	under Title 26 of the United States	Debtor is a small business as defined in 1	
	Code (the Internal Revenue Code).	Debtor is not a small business debtor as d	efined in 11 U.S.C. § 101(51D).
Filing Fee (Check	one box)	Check if:	
Full Filing Fee attached		Debtor's aggregate noncontingent liquida	_
Filing Fee to be paid in installments (applicable signed application for the court's consideration		to insiders or affiliates) are less than \$2,19	•
to pay fee except in installments. Rule 1006(b).	See Official Form 3A.	Check all applicable boxes:	
Filing Fee waiver requested (applicable to chap		A plan is being filed with this petition Acceptances of the plan were solicited p	monatition from one or more
signed application for the court's consideration.	. See Offi cial Form 3B.	classes of creditors, in accordance with	•
Statistical/Administrative Information		i i	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available f	or distribution to unsecured creditors.		
Debtor estimates that, after any exempt proper distribution to unsecured creditors.	rty is excluded and administrative expenses	paid, there will be no funds available for	
Estimated Number of Creditors	ппп		
1-49 50-99 100-199 200-99		1- 25,001- 50,001- Over	
Estimated Assets	001 \$1,000,001 \$10,000,001 \$50,0	00,001 \$100,000,001 \$500,000,001 More than	
\$50,000 \$100,000 \$500,000 to \$1 millior	to \$10 to \$50 to \$10	00 to \$500 to \$1 billion \$1 billion	
Estimated Liabilities			1
\$0 to \$50,001 to \$100,001 to \$500,00 \$50,000 \$100,000 \$500,000 to \$1 millior	to \$10 to \$50 to \$10		

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Docume	THE TAGE 2 OF 33	TORNI DI, I a	igt 2
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Jealene D. Sheltor	1	
All Prior Bankruptcy Cases Filed Within Last 8 Ye	ears (If more than two, attach	additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
Northern District of Illinois	02-15281	04-2002	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more tha	n one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE			
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	whose deb I, the attorney for the petitioner nan have informed the petitioner that [h or 13 of title 11, United States Code	Exhibit B npleted if debtor is an individual ts are primarily consumer debts) ned in the foregoing petition, declare that I e or she] may proceed under chapter 7, 11, 12 e, and have explained the relief available unde that I have delivered to the debtor the notice	
Exhibit A is attached and made a part of this petition	^ /s/ MARK D. WEISMA	N 10/11	1/2008
	Signature of Attorney for Debtor(s)	Date	е
or safety? Yes, and exhibit C is attached and made a part of this petition. No (To be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and made If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached Information I	e part of this petition.	separate Exhibit D.)	
	any applicable box)		
 ☑ Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days ☐ There is a bankruptcy case concerning debtor's affiliate, general partner ☐ Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defend the interests of the parties will be served in regard to the relief sought in 	than in any other District. r, or partnership pending in this District business or principal assets in the Unlant in an action proceeding [in a federal content of the con	ct. ited States in this District, or has no	
Certification by a Debtor Who	Resides as a Tenant of Residential I	Property	
•	oplicable boxes.)		
	(Name of landlord that obta	ined judgment)	
	(Address of landlord)		_
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess:		-	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	of any rent that would become due dur	ing the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this cert	:C4: (11 H C C & 2(2(1))		

Case 08-27441 Doc 1 Filed 10/13, Official Form 1 (1/08) Documer				
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Jealene D. Shelton			
Si	ignatures			
	I			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) I request relief in accordance with the chapter of title 11, United States	Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the			
Code, specified in this petition.	chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /s/ Jealene D. Shelton	X			
Signature of Debtor	(Signature of Foreign Representative)			
X Signature of Joint Debtor				
	(Printed name of Foreign Representative)			
Telephone Number (if not represented by attorney)	10/11/2008			
10/11/2008	(Date)			
Date				
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
X /s/ MARK D. WEISMAN	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for			
Signature of Attorney for Debtor(s)	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document			
MARK D. WEISMAN Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to			
MARK D. WEISMAN #2971712 Firm Name	11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the			
100 W. Monroe	maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form			
Address Suite 1310	19 is attached.			
Chicago IL 60603	1			
(312) 857-1320	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an			
<u>10/11/2008</u> Date	individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required			
*In a case in which \\$ 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	by 11 U.S.C. § 110.) Address			
Signature of Debtor (Corporation/Partnership)	X			
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is			
X _	not an individual.			
Signature of Authorized Individual				
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.			
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11			
10/11/2008	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

nre Jealene D. Shelton	Case No.
	Chapter 13
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit B. Ghook one of the two statements below and attach any accounting as an octob.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Document Page 5 of 33 4. I am not required to receive a credit counseling briefing because of [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Jealene D. Shelton Date: 10/11/2008

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Certificate Number: 02910-ILN-CC-005110112

CERTIFICATE OF COUNSELING

I CERTIFY that on October 9, 2008	, at	10:00	o'clock AM EDT,
Jealene Shelton		received f	rom
InCharge Education Foundation, Inc.			
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit co	ounseling in the
Northern District of Illinois	, aı	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment p	lan was prepared, a copy of
the debt repayment plan is attached to this c	certificat	e.	
This counseling session was conducted by i	internet		·
Date: October 9, 2008	Ву	/s/Antonio Kelly	
	Name	Antonio Kelly	
	Title	Credit Counselor	:

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

FORM B6A (Official Form 6A) (12/07) Total Policial Form Form 6A) (12/07) Total Policial Form Form Form Form 6A) (12/07) Total Policial Form Form 6A) (12/07) To

In re Jealene D. Shelton	, Case No
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property HusbandI WifeV Joint Community		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
14321 Avalon, Dolton (single family residence) Title to real estate held with husband	Tenants by entirety		\$ 130,000.00	\$ 130,000.00	

TOTAL \$ (Report also on Summary of Schedules.)

130,000.00

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In re Jealene D. Shelton	, Case No		
Debtor(s)	-	(if knowr	

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband Wife Joint- Community	-W J	in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession			\$ 50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Washington Mutual checking account Location: In debtor's possession			\$ 200.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		antique table lighter Location: In debtor's possession			\$ 700.00
		Household goods and furnishings including jointly owned washer dryer, and kitchen set 5 year old bedroom set and miscellaneous furnishings Location: In debtor's possession	et.		\$ 1,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Ordinary wearing apparel Location: In debtor's possession			\$ 750.00
7. Furs and jewelry.		Misc. jewelry Location: In debtor's possession			\$ 1,000.00

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In re Jealene D. Shelton	Case No		
Debtor(s)	(if known		

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Check)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n	н	usband- Wife-	in Property Without Deducting any
	е	Com	Joint- nmunity-	Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.		Government bonds Location: In debtor's possession		\$ 500.00
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or	X			

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In re Jealene D. Shelton	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)			
Type of Property	N o n	Description and Location of Property	Husband Wife Joint-	w	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	е	l c	ommunity		Exemption
household purposes.			<u> </u>		
25. Automobiles, trucks, trailers and other vehicles and accessories.		2005 Ford 500 Location: In debtor's possession			\$ 17,000.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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In	 Δ.

Jealene D. Shelton	Case No.	
Debtor(s)	,	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$136,875. (Check one box)

□ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Washington Mutual	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
antique table lighter	735 ILCS 5/12-1001(b)	\$ 700.00	\$ 700.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Ordinary wearing apparel	735 ILCS 5/12-1001(a)	\$ 750.00	\$ 750.00
Misc. jewelry	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Government bonds	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
2005 Ford 500	735 ILCS 5/12-1001(c)	\$ 737.65	\$ 17,000.00

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B6D (Official Form 6D) (12/07)

In re Jealene D. Shelton	,	Case No.	
Debtor(s)			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H W- J	rate Claim was Incurred, Nature f Lien, and Description and Market falue of Property Subject to Lien		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 4116 Creditor # : 1 Aurora Loan Services 10350 Park Meadows Drive Littleton CO 80124	X		08/2006 First Mortgage Value: \$ 130,000.00					\$ 106,990.89	\$ 0.00
Account No: 3745 Creditor # : 2 Citimortgage 1000 Technology Drive MS 514 O Fallon MO 63368-2240	X		08/2006 2nd Mortgage Value: \$ 130,000.00					\$ 26,982.00	\$ 3,972.89
Account No: 7031 Creditor # : 3 Drive Financial Attention Bankruptcy Dept. P.O. Box 560284 Dallas TX 75356-0284	X		05/08 Purchase Money Security Value: \$ 17,000.00					\$ 16,262.35	\$ 0.00
No continuation sheets attached	•			Sul (Total o	f thi	otal	; (e) (e)	\$ 150,235.24 \$ 150,235.24 (Report also on Summary of	\$ 3,972.89

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (1267) 08-27441 Doc 1 Filed 10/13/08 Entered 10/13/08 16:36:15 Desc Main Page 13 of 33 Document

In re Jealene D. Shelton

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
prior	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.
entit	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts no led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consume s report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Jealene D. Shelton	 ,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8279 Creditor # : 1 American General Finance 17818 S. Halsted Homewood IL 60430-2012			2007 Loan				\$ 3,295.19
Account No: 0522 Creditor # : 2 American Profit Recovery 34405 W. 12 Mile Road Ste. 379 Farmington MI 48331			2007 Landscaping services Scotts Lawn Service				\$ 231.51
Account No: Creditor # : 3 Americash Loans 555 Torrence Ave Calumet City IL 60409			03/08 Payday loan				\$ 1,086.00
Account No: Creditor # : 4 Capital One P.O. Box 88015 Richmond VA 23285-5015			2007 Credit Card Purchases two accounts 2503 and 5658				\$ 8,516.67
1 continuation sheets attached		1	(Use only on last page of the completed Schedule F. Report also on Sumn	ary of S	Tota sched	al \$ lules	\$ 13,129.37

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re Jealene D. Shelton	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W- J	and	Claim was Incurred, Consideration for Claim. aim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1328 Creditor # : 5 Meadows Credit Union c/o Braiman & Associates 4256 N. Arlington Hts. Rd, 202 Arlington Height IL 60004			2007 Defici 05 Son	ency car note & loan ata totalled auto accident 12/07 alleged balance \$9112.79			X	\$ 15,091.32
Account No: 4286 Creditor # : 6 NICOR P.O. Box 2020 Aurora IL 60507-2020			2008 natura	l gas service				\$ 1,030.39
Account No: 0496 Creditor # : 7 Toyota Financial Services Bankruptcy Department P.O. Box 8026 Cedar Rapids IA 52408-8026			Car se	ency car note ized by City of Chgo & t/o to or. Sold by creditor at		X	Х	\$ 20,000.00
Account No: Creditor # : 8 Wal Mart P.O. Box 103055 Roswell GA 30076-9045			2008 Credit	Card Purchases				\$ 530.00
Account No:								
Account No:	_							
Creditors Holding Unsecured Nonpriority Claims					\$ 36,651.71 \$ 49,781.08			

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nre Jealene D. Shelton	/ Del	otor Case No.	
	<u> </u>		(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re Jealene D.	Shelton	/ Debtor	Case No.	
		=		(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
errod Shelton	Aurora Loan Services
	10350 Park Meadows Drive
	Littleton CO 80124
	Citimortgage
	1000 Technology Drive
	MS 514
	O Fallon MO 63368-2240
	Drive Financial
	Attention Bankruptcy Dept.
	P.O. Box 560284
	Dallas TX 75356-0284

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In re Jealene D. Shelton		. ,	Case No.	
	Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF D	DEPENDENTS OF DEBTOR AND SPOUSE					
Status:	RELATIONSHIP(S):		AGE(S):				
Married	son	17					
	son		15				
	Daughter		14				
	son		9				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	Team Leader/Collector	Collec	tor				
Name of Employer	Enterprise Recovery	Enterg	orise				
How Long Employed	4 years						
Address of Employer	2400 Wolf Road	Westc	hester IL 601	54			
	Ste. 200						
	Westchester IL 60154						
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	•	DEBTOR		SPOUSE		
, ,	alary, and commissions (Prorate if not paid monthly)	\$	3,000.00		0.00		
Estimate monthly overting	me	\$	0.00	-	0.00		
3. SUBTOTAL	OTIONO	\$	3,000.00	\$	0.00		
 LESS PAYROLL DEDU a. Payroll taxes and so 		\$	428.90	\$	0.00		
b. Insurance	olar occurry	\$	375.20		0.00		
c. Union dues		\$	0.00	T	0.00		
d. Other (Specify):		\$	0.00	\$	0.00		
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	804.10	\$	0.00		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,195.90	\$	0.00		
•	eration of business or profession or farm (attach detailed statement)	\$	0.00	Ψ.	0.00		
 Income from real proper Interest and dividends 	ty	\$ \$	0.00 0.00	T	0.00 0.00		
	or support payments payable to the debtor for the debtor's use or that	Φ \$	0.00	φ \$	0.00		
of dependents listed above		•		Ψ			
11. Social security or gove	rnment assistance	Φ.	0.00	Φ.	0.00		
(Specify): 12. Pension or retirement i	ncome	\$ \$	0.00 0.00		0.00 0.00		
13. Other monthly income	ncome	Ψ	0.00	Ψ	0.00		
(Specify): Contribution from husband		\$ \$	0.00		1,120.00		
Commission	on/Bonus	\$	1,587.38	\$	0.00		
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	1,587.38	\$	1,120.00		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	3,783.28	\$	1,120.00		
16. COMBINED AVERAGI	MONTHLY INCOME: (Combine column totals		\$	4,90	03.28		
from line 15: if there is o	nly one debtor repeat total reported on line 15)	<u> </u>	t also on Summary of S				

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Jealene D. Shelton	, Case No
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

'	_	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,446.00
a. Are real estate taxes included? Yes 🛛 No 🔲		
b. Is property insurance included? Yes 🛛 No 🔲		
2. Utilities: a. Electricity and heating fuel		310.00
b. Water and sewer	\$	45.00
c. Telephone d. Other <i>cell phones</i>		80.00
Other cable/internet	\$	180.00
Line 2 Continuation Page Total (see continuation page for itemization)		120.00 50.00
	\$	
3. Home maintenance (repairs and upkeep)		
4. Food	\$	745.00
5. Clothing	\$	
6. Laundry and dry cleaning	\$	65.00
7. Medical and dental expenses	. \$	
8. Transportation (not including car payments)	\$	470.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	80.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	. \$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	125.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify) Income taxes	\$	80.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		388.00
b. Other:	\$	0.00
c. Other:	. \$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17 Other: Misc. school expenses & transp	\$	170.00
Other: Automobile maintenance & fees	\$	35.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	4,719.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	•	-
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
13. Describe any increase of decrease in experimitates reasonably anticipated to occur within the year following the filling of this document.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	4,903.28
b. Average monthly expenses from Line 18 above	\$	4,719.00
c. Monthly net income (a. minus b.)	\$	184.28
	ļ	

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In re Jealene D. Shelton		<u>,</u> C	ase No.
Debto	r(s)		

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

2. (continuation) OTHER UTILITIES		
ADT Security	\$ 50	0.00
Line 2 Continuation Page Total (seen as line item "2" on Schedule J)	\$ 50	0.00

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In re Jealene D. Shelton		,	Case No.	
Debtor(s)				

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SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

2. (continuation) OTHER UTILITIES	
ADT Security	\$ 50.00
Line 2 Continuation Page Total (seen as line item "2" on Schedule J)	\$ 50.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Jealene D. Shelton		Case No.		
		Chapter	13	
	_/ Debtor			

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 130,000.00		
B-Personal Property	Yes	3	\$ 21,200.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 150,235.24	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 49,781.08	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,903.28
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,719.00
тот	AL	14	\$ 151,200.00	\$ 200,016.32	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re Jealene D.	Shelton	Case No.	
		Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

/ Debtor

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,903.28
Average Expenses (from Schedule J, Line 18)	\$ 4,719.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 5,434.62

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,972.89
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 49,781.08
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 53,753.97

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In re Jealene D. Shelton	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR			
I declare under penalty of perjury that I correct to the best of my knowledge, in	have read the foregoing summary and schedules, consisting of formation and belief.	sheets, and that they are true and	
Date: 10/11/2008	Signature /s/ Jealene D. Shelton Jealene D. Shelton		
	[If joint case, both spouses must sign.]		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Document Page 25 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re: Jealene D. Shelton aka Jealene D. Smith

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$39368 Last Year:\$29443 Year before:\$38449

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	3. Payments to creditors Complete a. or b., as appropriate, and c.			
	a. Individual or joint debtor(s) with primarily consucreditor, made within 90 days immediately preceding such transfer is less than \$600. Indicate with an ast alternative repayment schedule under a plan by an answer of the second such as the second secon	ng the commencement of erisk (*) any payments that approved nonprofit budget	this case unless the aggregate value of all proper at were made to a creditor on account of a domes- ting and creditor counseling agency. (Married debt	erty that constitutes or is affected by tic support obligation or as part of an ors filing under chapter 12 or chapter
NAME /	AND ADDRESS OF CREDITOR	DATES OF PAYMENTS		AMOUNT STILL OWING
	tor:Mortgage payments and payments to Drive Financial			
None	b. Debtor whose debts are not primarily consume commencement of this case unless the aggregate individual, indicate with an asterisk (*) any paymerepayment schedule under a plan by an approved include payments and other transfers by either or is not filed.)	value of all property tha ents that were made to a nonprofit budgeting and c	It constitutes or is affected by such transfer is lead reditor on account of a domestic support ob reditor counseling agency. (Married debtors filinguates)	ess than \$5,475. If the debtor is an ligation or as part of an alternative under chapter 12 or chapter 13 must
None	c. All debtors: List all payments made within one y insiders. (Married debtors filing under chapter 12 or spouses are separated and a joint petition is not filed.	chapter 13 must include	•	
None	4. Suits and administrative proceedings a. List all suits and administrative proceedings to (Married debtors filing under chapter 12 or chapter spouses are separated and a joint petition is not filed.	which the debtor is or w	as a party within one year immediately precedin	
None	b. Describe all property that has been attached, gard of this case. (Married debtors filing under chapter petition is filed, unless the spouses are separated and	12 or chapter 13 must inc	clude information concerning property of either or	
	AND ADDRESS OF PERSON FOR E BENEFIT PROPERTY WAS SEIZED	DATE O SEIZUR	•	JE OF PROPERTY
Name:	City of Chicago	04/08	Description:2004 To City of Chicago over and vehicle return	vnership forfeited
None	5. Repossessions, foreclosures and ref List all property that has been repossessed by a cre one year immediately preceding the commenceme property of either or both spouses whether or not a jo	editor, sold at a foreclosurent of this case. (Married	debtors filing under chapter 12 or chapter 13 he spouses are separated and a joint petition is no	must include information concerning
	AND ADDRESS EDITOR OR SELLER	FORECLOSURE TRANSFER OR F	•	E OF PROPERTY
Name:	Toyota	04/08	Description: 2004 T	oyota Highlander

Value unknown

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6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

Name: Americash

Wage Assignment

None \boxtimes

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY**

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE.

GIVE PARTICULARS

OF LOSS

DATE

Description: 2005 Sonata

Circumstances: in auto accident not

fully covered by insurance

12/07

Description: 2004 Toyota

Highlander

Circumstances: seized by City of Chicago

and turned over to Toyota

04/08

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: MARK D. WEISMAN

Date of Payment:

\$376.00

100 W. Monroe Suite 1310

Address:

Chicago, IL 60603

Payor: Jealene D. Shelton

10. Other transfers

None \boxtimes

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

 \times

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

Address:7703 S. Kingston, 1st

2003-2005

Floor, Chicago 6049

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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17. Environmental Information

None

For the purpose of this question, the following definitions apply:

X

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \times

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	10/11/2008	Signature /s/	Jealene D. :	Shelton
		of Debtor		
Data		Signature		
Date		of Joint Debtor		
		(if any)		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re <i>Jea</i>	lene D. Shelton Jealene D. Smith		Case No. Chapter 13
		/ Debtor	

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned	, pursuant to	Rule 2016(b),	Bankruptcy	y Rules,	states that:

1. The undersigned is the attorney for the debtor(s) in this case.

Attorney for Debtor: MARK D. WEISMAN

- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 274.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 10/11/2008 Respectfully submitted,

X/s/ MARK D. WEISMAN

Attorney for Petitioner: MARK D. WEISMAN

MARK D. WEISMAN #2971712 100 W. Monroe

Suite 1310

Chicago IL 60603

(312) 857-1320

Case 08-27441 UNITED FEIT DESC MAIN PAGE 32 of 33 NORTHERN DISTRICT OF ILLINOIS **NORTHERN DIVISION**

Case No.

In re Jealene D. Shelton	Case No.				
aka Jealene D. Smith	Chapter 13				
	/ Debtor				
Attorney for Debtor: MARK D. WEISMAN					
<u>VERIFIC.</u>	ATION OF CREDITOR MATRIX				
The above named Debtor(s) her	reby verify that the attached list of creditors is true and correct to the				
best of our knowledge.					
Ğ					
Date:	/s/ Jealene D. Shelton				

Debtor

14321 Avalon Dolton, IL 60419

MARK D. WEISMAN 100 W. Monroe Suite 1310 Chicago, IL 60603

American General Finance 17818 S. Halsted Homewood, IL 60430-2012

American Profit Recovery 34405 W. 12 Mile Road Ste. 379 Farmington, MI 48331

Americash Loans 555 Torrence Ave Calumet City, IL 60409

Aurora Loan Services 10350 Park Meadows Drive Littleton, CO 80124

Capital One P.O. Box 88015 Richmond, VA 23285-5015

Citimortgage 1000 Technology Drive MS 514 O Fallon, MO 63368-2240

Drive Financial Attention Bankruptcy Dept. P.O. Box 560284 Dallas, TX 75356-0284

Meadows Credit Union c/o Braiman & Associates 4256 N. Arlington Hts. Rd, 202 Arlington Height, IL 60004

NICOR P.O. Box 2020 Aurora, IL 60507-2020

Jealene D. Gase 08-27441 Doc 1 TFiled 19(13/08 al Entered 10/13/08 16:36:15 Desc Main Bar Documentepa Page 33 of 33

P.O. Box 8026 Cedar Rapids, IA 52408-8026

Wal Mart P.O. Box 103055 Roswell, GA 30076-9045